IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Peter H. Redweik Examiner: Jessica Lemieux

Serial No.: 10/644,421 Group Art Unit: 3693 Filed: August 20, 2003 Docket: 11200

Title: FUTURE VALUE ATTRITION FOR LIFE-TIME VALUE FINANCIAL

PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

AMENDMENT UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated January 22, 2010, please amend the above-identified application as follows.